

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Veronica J Tenerelli

Debtor(s)

Case No. 09 B 42951

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/13/2009.
- 2) The plan was confirmed on 02/01/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/01/2013, 12/18/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/22/2010, 05/17/2011, 03/26/2012, 11/05/2013, 03/25/2014, 10/09/2014.
- 5) The case was Converted on 10/16/2014.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,585.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$10,585.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,280.04
Court Costs	\$0.00
Trustee Expenses & Compensation	\$517.57
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,797.61

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ameriprise	Unsecured	3,524.00	NA	NA	0.00	0.00
Bill Me Later	Unsecured	2,984.00	NA	NA	0.00	0.00
Capital One	Unsecured	970.00	1,166.42	1,166.42	0.00	0.00
Certegy Payment Recovery Services Inc	Unsecured	640.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	126.00	NA	NA	0.00	0.00
Conseco Finance Servicing Corp	Unsecured	0.00	NA	NA	0.00	0.00
Direct Merchants Bank	Unsecured	5,146.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
Harrah's	Unsecured	10,000.00	10,000.00	10,000.00	0.00	0.00
Horseshoe Casino Hammond Corp	Unsecured	7,500.00	7,500.00	7,500.00	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	162.00	240.06	240.06	0.00	0.00
Lending Club Corporation	Unsecured	4,600.00	4,915.63	4,915.63	0.00	0.00
Ophrys LLC	Unsecured	2,547.00	2,943.92	2,943.92	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,012.00	1,112.18	1,112.18	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,527.00	1,717.65	1,717.65	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,859.00	2,098.68	2,098.68	0.00	0.00
Portfolio Recovery Associates	Unsecured	572.00	618.83	618.83	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,130.00	1,130.09	1,130.09	0.00	0.00
Professional Account Management	Unsecured	9,785.62	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	350.00	579.46	579.46	0.00	0.00
Resurgent Capital Services	Unsecured	832.00	1,052.33	1,052.33	0.00	0.00
Schreiber Law Firm LLC	Unsecured	NA	7,500.00	7,500.00	0.00	0.00
Springleaf Financial Services	Secured	7,890.00	7,890.00	7,890.00	6,909.76	877.63
Victoria's Secret	Unsecured	111.00	NA	NA	0.00	0.00
WFNNB/Express	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$7,890.00	\$6,909.76	\$877.63
TOTAL SECURED:	\$7,890.00	\$6,909.76	\$877.63
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$42,575.25	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,797.61</u>
Disbursements to Creditors	<u>\$7,787.39</u>
TOTAL DISBURSEMENTS :	<u>\$10,585.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/16/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.